

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Deidre C Heard

Debtor(s)

Case No. 17 B 07150

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/08/2017.
- 2) The plan was confirmed on 06/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/07/2018.
- 5) The case was Dismissed on 02/11/2019.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,429.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$8,429.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,481.38
Court Costs	\$0.00
Trustee Expenses & Compensation	\$367.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,848.81

Attorney fees paid and disclosed by debtor: \$20.05

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT	Unsecured	0.00	NA	NA	0.00	0.00
Arnold Scott Harris PC	Unsecured	46.77	NA	NA	0.00	0.00
AT&T	Unsecured	0.00	NA	NA	0.00	0.00
AT&T Uverse	Unsecured	721.44	NA	NA	0.00	0.00
Benchmark Cedar Ridge Multi-Family Ap	Unsecured	0.00	4,359.00	4,359.00	0.00	0.00
Beneficial/HFC	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	10,000.00	13,669.55	13,669.55	0.00	0.00
Cedar Ridge Apartments	Unsecured	4,359.00	3,698.00	3,698.00	0.00	0.00
City Ntl Bk/Ocwen Loan Service	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	888.00	623.66	623.66	0.00	0.00
City of Harvey	Unsecured	256.80	NA	NA	0.00	0.00
Cnac - IL 1115	Unsecured	0.00	NA	NA	0.00	0.00
Comcast	Unsecured	1,569.00	NA	NA	0.00	0.00
Comcast	Unsecured	1,568.67	NA	NA	0.00	0.00
Comenity Bank	Unsecured	330.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	399.67	870.97	870.97	0.00	0.00
Credence Resource Management LLC	Unsecured	822.57	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Directv	Unsecured	344.39	NA	NA	0.00	0.00
First Investors Servicing Corp	Unsecured	NA	8,212.22	8,212.22	0.00	0.00
First Investors Servicing Corp	Secured	27,000.00	21,462.22	13,250.00	4,648.50	931.69
Glen Arbor in Parl Forest	Unsecured	1,273.73	NA	NA	0.00	0.00
GR&Lyfe, LLC	Unsecured	0.00	NA	NA	0.00	0.00
Great lakes	Unsecured	0.00	NA	NA	0.00	0.00
Harris & Harris Ltd	Unsecured	343.29	NA	NA	0.00	0.00
Hsbc/bsbuy	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc/tax	Unsecured	0.00	NA	NA	0.00	0.00
Hunter Warfield	Unsecured	0.00	NA	NA	0.00	0.00
Lane Bryant Catalog/Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Law office of Hussey & Kasiak Ltd.	Unsecured	0.00	NA	NA	0.00	0.00
Lincolnway Management	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Mcsi Inc	Unsecured	200.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	300.00	NA	NA	0.00	0.00
Midnight Velvet	Unsecured	511.42	511.42	511.42	0.00	0.00
Nationwide Acceptance	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	343.29	343.29	343.29	0.00	0.00
Rush University Medical Center	Unsecured	295.00	NA	NA	0.00	0.00
Sean Chaudhuri	Unsecured	300.00	NA	NA	0.00	0.00
Sprint	Unsecured	0.00	NA	NA	0.00	0.00
Sunrise Credit Services	Unsecured	721.44	NA	NA	0.00	0.00
Synchrony Bank/ JC Penneys	Unsecured	0.00	NA	NA	0.00	0.00
Tidewater Credit Services	Unsecured	11,513.14	13,300.76	13,300.76	0.00	0.00
Toyota Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	10,932.85	11,853.92	11,853.92	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,919.55	\$4,648.50	\$931.69
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,919.55	\$4,648.50	\$931.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,773.24	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,848.81</u>
Disbursements to Creditors	<u>\$5,580.19</u>
TOTAL DISBURSEMENTS :	<u>\$8,429.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.